

# SAMPLE

## Quote for Universal Life

Producer Name: Producer Name

January 06, 2014 Version 3.30

Sex/Age/Smoking Status:	Male/30/Smoker	Insured's Residence:	China (Region 2)
Face Amount:	\$5,093,382	Kind Code:	6963 B1 ATUE13B
Risk Classification:	Standard	Form Number:	UL09 HK
Underwriting Requirements:	MER, MSU, BP2	Plan Type:	CVCapLevel
Substandard Rating:	No	Loan:	No
Flat Extra Amount:	No		
Flat Extra Years:	0		

### Summary of Values (for more years please see the next page)

Year	Age	Premium	Guaranteed Basis			Non-Guaranteed Basis		
			Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
1	31	1,000,000	827,563	965,085	5,093,382	827,563	965,085	5,093,382
2	32	0	855,800	991,284	5,093,382	855,800	991,284	5,093,382
3	33	0	885,710	1,018,648	5,093,382	885,710	1,018,648	5,093,382
4	34	0	890,096	1,020,487	5,093,382	914,321	1,044,712	5,093,382
5	35	0	893,888	1,022,242	5,093,382	943,478	1,071,832	5,093,382
6	36	0	895,589	1,018,849	5,093,382	977,552	1,100,812	5,093,382
7	37	0	893,536	1,014,759	5,093,382	1,009,475	1,130,698	5,093,382
8	38	0	891,157	1,009,833	5,093,382	1,042,820	1,161,496	5,093,382
9	39	0	887,753	1,003,883	5,093,382	1,077,045	1,193,175	5,093,382
10	40	0	882,667	996,759	5,093,382	1,111,692	1,225,784	5,093,382
35	65	0	0	0	0	2,688,712	2,688,712	5,093,382
70	100	0	0	0	0	5,093,383	5,093,383	5,500,854
91	121	0	0	0	0	8,861,589	8,861,589	9,216,053

### Plan Summary

Lock-In Interest Rate: 4.65%  
Current Interest Rate: 4.40%  
Guaranteed Minimum Interest Rate: 2.00%

Planned Periodic Premium (Annualised): \$0  
ANNUALLY Planned Periodic Premium: \$0  
Planned Initial Lump Sum / Single Premium: \$1,000,000  
Required Premium: \$39,576  
Target Premium: \$49,406

Day One Accumulation Value: \$938,485  
Day One Cash Value: \$798,417  
Lump Sum Assumed Beginning of Policy Month: 1  
Current Values end at age: 121  
Guaranteed Coverage ends at age: 62

**Incomplete Document: Not For Client Presentation.**

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### Values Calculated at Guaranteed Rates

Lock-In Interest Rate: 4.65%  
 Guaranteed Minimum Interest Rate:  
 2.00%

### Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%  
 Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
1 31	4.65	1,000,000	0	827,563	965,085	5,093,382	827,563	965,085	5,093,382
2 32	4.65	0	0	855,800	991,284	5,093,382	855,800	991,284	5,093,382
3 33	4.65	0	0	885,710	1,018,648	5,093,382	885,710	1,018,648	5,093,382
4 34	4.40	0	0	890,096	1,020,487	5,093,382	914,321	1,044,712	5,093,382
5 35	4.40	0	0	893,888	1,022,242	5,093,382	943,478	1,071,832	5,093,382
Subtotal		1,000,000							
6 36	4.40	0	0	895,589	1,018,849	5,093,382	977,552	1,100,812	5,093,382
7 37	4.40	0	0	893,536	1,014,759	5,093,382	1,009,475	1,130,698	5,093,382
8 38	4.40	0	0	891,157	1,009,833	5,093,382	1,042,820	1,161,496	5,093,382
9 39	4.40	0	0	887,753	1,003,883	5,093,382	1,077,045	1,193,175	5,093,382
10 40	4.40	0	0	882,667	996,759	5,093,382	1,111,692	1,225,784	5,093,382
Subtotal		1,000,000							
11 41	4.40	0	0	877,375	988,921	5,093,382	1,148,455	1,260,001	5,093,382
12 42	4.40	0	0	893,829	979,398	5,093,382	1,209,949	1,295,518	5,093,382
13 43	4.40	0	0	910,805	967,851	5,093,382	1,275,352	1,332,398	5,093,382
14 44	4.40	0	0	924,342	953,884	5,093,382	1,341,245	1,370,787	5,093,382
15 45	4.40	0	0	937,171	937,171	5,093,382	1,410,797	1,410,797	5,093,382
Subtotal		1,000,000							
16 46	4.40	0	0	912,194	912,194	5,093,382	1,453,257	1,453,257	5,093,382
17 47	4.40	0	0	884,092	884,092	5,093,382	1,496,975	1,496,975	5,093,382
18 48	4.40	0	0	853,178	853,178	5,093,382	1,541,916	1,541,916	5,093,382
19 49	4.40	0	0	819,862	819,862	5,093,382	1,588,087	1,588,087	5,093,382
20 50	4.40	0	0	783,575	783,575	5,093,382	1,635,460	1,635,460	5,093,382
Subtotal		1,000,000							

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### Values Calculated at Guaranteed Rates

Lock-In Interest Rate: 4.65%  
 Guaranteed Minimum Interest Rate:  
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### Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%  
 Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
21 51	4.40	0	0	761,018	761,018	5,093,382	1,695,387	1,695,387	5,093,382
22 52	4.40	0	0	734,326	734,326	5,093,382	1,756,954	1,756,954	5,093,382
23 53	4.40	0	0	702,533	702,533	5,093,382	1,820,146	1,820,146	5,093,382
24 54	4.40	0	0	664,615	664,615	5,093,382	1,884,926	1,884,926	5,093,382
25 55	4.40	0	0	619,247	619,247	5,093,382	1,951,267	1,951,267	5,093,382
Subtotal		1,000,000							
26 56	4.40	0	0	565,642	565,642	5,093,382	2,019,089	2,019,089	5,093,382
27 57	4.40	0	0	503,122	503,122	5,093,382	2,088,356	2,088,356	5,093,382
28 58	4.40	0	0	431,734	431,734	5,093,382	2,159,016	2,159,016	5,093,382
29 59	4.40	0	0	351,228	351,228	5,093,382	2,231,002	2,231,002	5,093,382
30 60	4.40	0	0	259,854	259,854	5,093,382	2,304,292	2,304,292	5,093,382
Subtotal		1,000,000							
31 61	4.40	0	0	155,132	155,132	5,093,382	2,378,829	2,378,829	5,093,382
32 62	4.40	0	0	33,830	33,830	5,093,382	2,454,544	2,454,544	5,093,382
33 63	4.40	0	0	0	0	0	2,531,450	2,531,450	5,093,382
34 64	4.40	0	0	0	0	0	2,609,503	2,609,503	5,093,382
35 65	4.40	0	0	0	0	0	2,688,712	2,688,712	5,093,382
Subtotal		1,000,000							
36 66	4.40	0	0	0	0	0	2,769,068	2,769,068	5,093,382
37 67	4.40	0	0	0	0	0	2,850,619	2,850,619	5,093,382
38 68	4.40	0	0	0	0	0	2,933,290	2,933,290	5,093,382
39 69	4.40	0	0	0	0	0	3,016,834	3,016,834	5,093,382
40 70	4.40	0	0	0	0	0	3,100,832	3,100,832	5,093,382
Subtotal		1,000,000							

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Lock-In Interest Rate: 4.65%  
 Guaranteed Minimum Interest Rate:  
 2.00%

Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%  
 Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
41 71	4.40	0	0	0	0	0	3,184,722	3,184,722	5,093,382
42 72	4.40	0	0	0	0	0	3,268,456	3,268,456	5,093,382
43 73	4.40	0	0	0	0	0	3,351,833	3,351,833	5,093,382
44 74	4.40	0	0	0	0	0	3,434,682	3,434,682	5,093,382
45 75	4.40	0	0	0	0	0	3,516,825	3,516,825	5,093,382
Subtotal		1,000,000							
46 76	4.40	0	0	0	0	0	3,598,085	3,598,085	5,093,382
47 77	4.40	0	0	0	0	0	3,683,473	3,683,473	5,093,382
48 78	4.40	0	0	0	0	0	3,768,702	3,768,702	5,093,382
49 79	4.40	0	0	0	0	0	3,853,851	3,853,851	5,093,382
50 80	4.40	0	0	0	0	0	3,939,104	3,939,104	5,093,382
Subtotal		1,000,000							
51 81	4.40	0	0	0	0	0	4,024,763	4,024,763	5,093,382
52 82	4.40	0	0	0	0	0	4,111,289	4,111,289	5,093,382
53 83	4.40	0	0	0	0	0	4,199,402	4,199,402	5,093,382
54 84	4.40	0	0	0	0	0	4,288,965	4,288,965	5,103,869
55 85	4.40	0	0	0	0	0	4,376,312	4,376,312	5,164,049
Subtotal		1,000,000							
56 86	4.40	0	0	0	0	0	4,460,063	4,460,063	5,173,673
57 87	4.40	0	0	0	0	0	4,546,769	4,546,769	5,228,785
58 88	4.40	0	0	0	0	0	4,630,577	4,630,577	5,325,164
59 89	4.40	0	0	0	0	0	4,702,977	4,702,977	5,361,394
60 90	4.40	0	0	0	0	0	4,771,669	4,771,669	5,391,987
Subtotal		1,000,000							

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Guaranteed Minimum Interest Rate:  
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Values Calculated at Non-Guaranteed Rates

Lock-In Interest Rate: 4.65%  
Current Interest Rate: 4.40%

End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
61 91	4.40	0	0	0	0	0	4,837,017	4,837,017	5,417,460
62 92	4.40	0	0	0	0	0	4,899,604	4,899,604	5,487,557
63 93	4.40	0	0	0	0	0	4,946,435	4,946,435	5,490,544
64 94	4.40	0	0	0	0	0	4,990,681	4,990,681	5,539,657
65 95	4.40	0	0	0	0	0	5,016,338	5,016,338	5,517,973
Subtotal		1,000,000							
66 96	4.40	0	0	0	0	0	5,039,415	5,039,415	5,543,357
67 97	4.40	0	0	0	0	0	5,050,873	5,050,873	5,505,452
68 98	4.40	0	0	0	0	0	5,073,300	5,073,300	5,529,898
69 99	4.40	0	0	0	0	0	5,085,494	5,085,494	5,543,189
70 100	4.40	0	0	0	0	0	5,093,383	5,093,383	5,500,854
Subtotal		1,000,000							
71 101	4.40	0	0	0	0	0	5,124,882	5,124,882	5,534,873
72 102	4.40	0	0	0	0	0	5,156,577	5,156,577	5,569,104
73 103	4.40	0	0	0	0	0	5,188,469	5,188,469	5,551,663
74 104	4.40	0	0	0	0	0	5,244,700	5,244,700	5,611,829
75 105	4.40	0	0	0	0	0	5,301,542	5,301,542	5,672,650
Subtotal		1,000,000							
76 106	4.40	0	0	0	0	0	5,359,002	5,359,002	5,734,133
77 107	4.40	0	0	0	0	0	5,417,087	5,417,087	5,742,113
78 108	4.40	0	0	0	0	0	5,501,114	5,501,114	5,831,182
79 109	4.40	0	0	0	0	0	5,586,448	5,586,448	5,921,635
80 110	4.40	0	0	0	0	0	5,673,108	5,673,108	6,013,495
Subtotal		1,000,000							

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### Values Calculated at Non-Guaranteed Rates

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End of Policy Yr / Age	Non-Guar. Interest Rate	Annual Premium	Annual Withdrawal	Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
81 111	4.40	0	0	0	0	0	5,761,116	5,761,116	6,049,172
82 112	4.40	0	0	0	0	0	6,014,605	6,014,605	6,315,335
83 113	4.40	0	0	0	0	0	6,279,247	6,279,247	6,593,210
84 114	4.40	0	0	0	0	0	6,555,534	6,555,534	6,883,311
85 115	4.40	0	0	0	0	0	6,843,978	6,843,978	7,117,737
Subtotal		1,000,000							
86 116	4.40	0	0	0	0	0	7,145,113	7,145,113	7,430,918
87 117	4.40	0	0	0	0	0	7,459,498	7,459,498	7,757,878
88 118	4.40	0	0	0	0	0	7,787,716	7,787,716	8,099,225
89 119	4.40	0	0	0	0	0	8,130,375	8,130,375	8,455,591
90 120	4.40	0	0	0	0	0	8,488,112	8,488,112	8,827,637
Subtotal		1,000,000							
91 121	4.40	0	0	0	0	0	8,861,589	8,861,589	9,216,053
Subtotal		1,000,000							

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